

MARKETPLACE OPEN ENROLLMENT WEEK OF ACTION
Week of November 14

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Early Childhood Education Workers Week of Action Talking Points

Talking Points

- Early childhood educators serve on the front lines caring for young children, enabling parents to work, and communities to recover.
 - Early childhood educators care for babies, toddlers, preschoolers, and young children in child care centers, family child care homes, and Head Start and preschool settings, including in schools and the community.
 - Women comprise the majority of the early childhood education workforce, many of whom are women of color.
- The early childhood education workforce is two times less likely to receive health coverage or employer-sponsored health coverage than the general population.
- Early childhood education workers that do not receive health coverage through their employer or are looking for more affordable health care coverage are eligible for health coverage on the Affordable Care Act Health Care Marketplace and should check out their options on HealthCare.Gov.
- It is critical that early childhood educators have access to health care coverage to keep themselves and their families healthy. The COVID-19 pandemic has raised the need for health coverage, and the American Rescue Plan has made that coverage more affordable and accessible than ever through the Marketplace.
- The Biden-Harris Administration is committed to ensuring that early childhood education workers have the peace of mind that health care coverage affords and want educators to know about the health care options available to them during this year’s open enrollment.

5 things Consumers Need to Know about the Marketplace Open Enrollment:

1. **Key Dates!** The Marketplace Open Enrollment Period at HealthCare.gov started on November 1, 2021, and runs until January 15, 2022. Consumers who enroll by December 15 can get coverage that starts January 1.

2. **More Affordable!** The American Rescue Plan has provided greatly improved financial assistance, which can significantly lower people's premiums. If you have looked for health coverage before it is worth a second look:
 - 4 out of 5 people will be able to find plans for \$10/month or less after newly expanded financial assistance.
 - With the new law, millions more people qualify for tax incentives that lower their premiums.
3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, behavioral health care, preventive care, hospital care, and prescription drugs.
4. **More Help is Available!** There is more help available this year. Consumers can access assisters and navigators in nearly every state and county on the Marketplace. To find local help go to <https://localhelp.healthcare.gov>.
5. **It is easier to sign up for coverage this year.** All consumers shopping for health insurance coverage on HealthCare.gov — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to HealthCare.gov and CuidadodeSalud.gov or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application. Help is available 24 hours a day/ 7 days a week.

Social Media Toolkit and Graphics:

November Theme Weeks - [graphics \(ZIP\)](#)

- Social media graphics
 - [English](#) | [Spanish](#)
- Marketplace Open Enrollment Social Media Toolkit
 - [English](#) | [Spanish](#)

Early Childhood Educators Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 14 th -20 th	<p>#DYK 4 out of 5 customers can find a HealthCare.gov plan for less than \$10 a month?! All plans cover essential benefits such as primary care visits, prescriptions, and emergency care. Apply today: https://www.healthcare.gov/get-coverage #GetCovered</p> <p>New law. Lower prices. More people qualify. With financial help, most customers can get health coverage for under \$10 a month. Apply by Dec. 15 and #GetCovered starting on Jan 1. https://www.healthcare.gov/get-coverage</p> <p>Have a job but no insurance? We've got you covered. HealthCare.gov plans are comprehensive, affordable, and accessible. Enroll today and #GetCovered by quality health insurance! https://www.healthcare.gov/get-coverage</p>	

Latino Week of Action Talking Points

English Talking Points

- Access to health coverage is critical to ensure Latinos can take care of their health and protect themselves and their families from high medical costs.
- Access to affordable health coverage is particularly important for Latinos in the US.
 - According to data from the Department of Health and Human Services, uninsured rates in the Latino population have fallen since the passage of the Affordable Care Act (ACA), from 30 percent in 2013 to a low of 19 percent in 2017. However, the uninsured rate among Latinos is still more than double that among non-Latino Whites (20 vs. 8 percent in 2019).
 - Even though Latinos are more likely to be in the workforce than non-Latinos, they are less likely to receive health insurance through their employment and more likely to enroll in Medicaid coverage.
- 2.6 million uninsured Latino adults may be eligible to access zero-dollar plans after advance payments of premium tax credits and 3 million uninsured Latino adults may be eligible to access a plan for less than \$50 per month after financial assistance.
- COVID-19 has also raised the need for health coverage, and the new law has made that coverage more affordable and accessible than ever through the Marketplace.
 - Latinos are less likely to have a usual source of care, are more likely to be concerned about medical bills, and are more likely to have delayed care in 2020 due to the COVID-19 pandemic compared to non-Latinos.
- Latino communities need to know that they should take advantage of reduced costs on quality health care coverage due to the American Rescue Plan available through HealthCare.gov.
- Uninsured Latinos, Latinos who do not receive coverage through their jobs, or those who may have lost health care coverage during the pandemic are eligible for health coverage on HealthCare.gov.
- Consumers who want to enroll in coverage and see if they qualify for more affordable premiums can visit HealthCare.gov or CuidadoDeSalud.gov to view 2022 plans and prices and enroll in a plan that best meets their needs. Additionally, consumers can call the Marketplace Call Center at 1-800-318-2596, which provides assistance in English and Spanish.
- Health care coverage is more affordable for people, and assistance is available at localhelp.healthcare.gov if you need help finding a health plan that best meets your needs.

Spanish Talking Points:

Puntos de conversación

- El acceso a la cobertura de salud es fundamental para garantizar que los latinos puedan cuidar de su salud y protegerse a sí mismos y a sus familias de los altos costos médicos.
- El acceso a una cobertura de salud a bajo costo es particularmente importante para los latinos en los EE. UU.
 - Según datos del Departamento de Salud y Servicios Humanos, el porcentaje de las personas sin seguro en la población latina ha disminuido desde la aprobación de la Ley de Cuidado de Salud a Bajo Costo (ACA), del 30 por ciento en 2013 a un mínimo del 19 por ciento en 2017. Sin embargo, el porcentaje de las personas sin seguro entre los latinos sigue siendo más del doble que entre los blancos no latinos (20 contra el 8 por ciento en 2019).

- Aunque los latinos tienen más probabilidades de estar en la fuerza laboral que los no latinos, estos tienen menos probabilidades de recibir seguro médico a través de su empleo y más probabilidades de inscribirse en la cobertura de Medicaid.
- 2.6 millones de adultos latinos sin seguro pueden ser elegibles para acceder a planes de cero dólares después de los pagos por adelantado de los créditos fiscales para las primas y 3 millones de adultos latinos sin seguro pueden ser elegibles para acceder a un plan por menos de \$50 por mes después de la ayuda financiera.
- COVID-19 también ha planteado la necesidad de cobertura médica y la nueva ley ha hecho que esa cobertura sea más accesible y de menor costo que nunca a través del Mercado.
 - Es menos probable que los latinos tengan una fuente de atención médica de rutina, es más probable que estén preocupados por las facturas médicas y es más probable que hayan pospuesto recibir atención médica en 2020 debido a la pandemia de COVID-19 en comparación con los no latinos.
- Las comunidades latinas deben saber que deben aprovechar los costos reducidos en la cobertura médica de calidad gracias al Plan de Rescate estadounidense disponible a través de CuidadoDeSalud.gov.
- Los latinos sin seguro, los latinos que no reciben cobertura a través de sus trabajos o aquellos que pueden haber perdido la cobertura médica durante la pandemia son elegibles para la cobertura de salud en CuidadoDeSalud.gov.
- Los consumidores que deseen inscribirse en la cobertura y ver si califican para primas más accesibles pueden visitar HealthCare.gov o CuidadoDeSalud.gov para ver los planes y precios de 2022 e inscribirse en el plan que mejor se adapte a sus necesidades. Además, los consumidores pueden llamar al Centro de Llamadas del Mercado al 1-800-318-2596, que brinda ayuda en inglés y español.
- La cobertura médica es más accesible para las personas y hay ayuda disponible en ayudalocal.cuidadodesalud.gov si necesita ayuda para encontrar el plan de salud que mejor se adapte a sus necesidades.

Key Data:

- [Health Insurance Coverage and Access to Care Among Latinos: Recent Trends and Key Challenges](#)
- [State, County, and Local Estimates of the Uninsured Population: Prevalence and Key Demographic Features](#)
- [The Remaining Uninsured: Geographic and Demographic Variation](#)

5 things Consumers Need to Know about the Marketplace Open Enrollment:


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 - 4 out of 5 people will be able to find plans for \$10/month or less after newly expanded financial assistance.
 - With the new law, millions more people qualify for tax incentives that lower their premiums.

3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, behavioral health care, preventive care, hospital care, and prescription drugs.
4. **More Help is Available!** There is more help available this year. Consumers can access assisters and navigators in nearly every state and county on the Marketplace. To find local help go to <https://localhelp.healthcare.gov>.
5. **It is easier to sign up for coverage this year.** All consumers shopping for health insurance coverage on HealthCare.gov and CuidadoDeSalud.gov — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to HealthCare.gov and CuidadoDeSalud.gov or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application. Help is available 24 hours a day/ 7 days a week.

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Latino Week of Action		
POST DATES	POST COPY	GRAPHICS
Please also see the CuidadoDeSalud social media toolkit for additional Spanish language posts and graphics.		
Nov 14 th -20 th	<p>NEW law. Lower prices ↓. More people qualify 👤. Ease your mind by signing up for a plan today and get affordable, quality health coverage starting January 1st! https://www.healthcare.gov/get-coverage #GetCovered</p> <p>With HealthCare.gov, quality health insurance is also affordable. In fact, 4 out of 5 people can find a plan for \$10 or less a month with financial assistance. Apply today to see if you qualify! https://www.healthcare.gov/get-coverage #GetCovered</p> <p>Join the millions that have affordable health coverage through HealthCare.gov! #GetCovered for essential health benefits, including no-cost preventive services & prescriptions. Enroll by Dec. 15 for coverage starting Jan. 1 https://www.healthcare.gov/get-coverage</p>	

Men's Health Week of Action Talking Points

Talking Points

- November – sometimes known as Movember – is a great time to talk about Men's health and encourage the men in your life to sign up for health care coverage on HealthCare.gov.
- Health care coverage can connect Men to services and screening for mental health and suicide prevention, prostate cancer, and testicular cancer to keep Men and their families' healthy.
- The Census Bureau estimates that there were 15,304,000 men without health insurance in 2020. That's a sobering statistic, particularly since health insurance coverage is a key factor in protecting yourself and your family against a health emergency.
- Uninsured Men, Men that do not receive health coverage through their employer or those who are looking for more affordable health care coverage are eligible for health coverage on the Affordable Care Act Health Insurance Marketplace and should check out their options on HealthCare.gov.
- It is critical that Men have access to health care coverage to keep themselves and their families healthy. The COVID-19 pandemic has raised the need for health coverage, and the American Rescue Plan has made that coverage more affordable and accessible than ever through the Marketplace.
- Now is the time to prioritize your health. Whether you are taking up a new sport, looking to care for your mental health, or care for a chronic condition, health care coverage can provide the peace of mind that you are covered in the event of an emergency.
- Marketplace coverage is a great option. Men should visit HealthCare.gov to see if they can find a plan that best meets their needs.
- Don't wait! Your family and friends rely on you. You are too important.

5 things Consumers Need to Know about the Marketplace Open Enrollment:

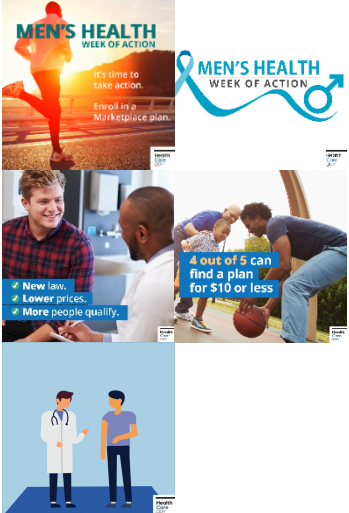
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Men's Week of Action		
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Nov 14 th -20 th	<p>New law. Lower prices. More people qualify for financial help. Discover the different plans available and enroll by Dec. 15 for coverage starting Jan.</p> <p>1! https://www.healthcare.gov/get-coverage #GetCovered</p> <p>HealthCare.gov plans are comprehensive, affordable, and accessible. 4 out of 5 customers qualify for coverage that costs \$10 or less a month. Learn more and enroll in a plan today: https://www.healthcare.gov/get-coverage #GetCovered</p> <p>This #Movember put yourself and your health first by enrolling in 2022 health coverage. 4 out of 5 customers can find a plan for less than \$10 a month. Enroll by Dec. 15 and #GetCovered starting Jan. 1. https://healthcare.gov/get-coverage #MensHealth</p>	 <p>The graphics section contains four images. Top left: A runner with the text 'MEN'S HEALTH WEEK OF ACTION' and 'It's time to take action. Enroll in a Marketplace plan.' Top right: A blue ribbon with the text 'MEN'S HEALTH WEEK OF ACTION'. Middle left: A doctor and a patient with the text 'New law. Lower prices. More people qualify.' Middle right: A group of people with the text '4 out of 5 can find a plan for \$10 or less'.</p>

Rural Health Talking Points

Talking Points

- Approximately 61 million Americans live in rural areas, accounting for approximately 19 percent of the overall US population as of 2016.
- Rural areas and communities are diverse across many dimensions, such as racial/ethnic composition, geography, socioeconomic, availability of healthcare providers, and broadband availability among other characteristics; however, there are some common characteristics and challenges present in many of these areas that may contribute to difficulties accessing health care and to persistent health disparities.
- Many rural communities face challenges that contribute to persistent health disparities compared to urban areas.
- For instance, on average, residents of rural communities have lower median incomes and are less likely to be insured.
- The Marketplace is an important source of affordable, comprehensive health care coverage for millions of Americans living in rural areas.
- As a result of the new law, 65 percent of rural uninsured individuals of HealthCare.gov states may be able to find a zero-premium plan.
- Now is the time to go look for coverage to ensure you can access the important health services you may need.

Key Data

- [Access to Affordable Care in Rural America: Current Trends and Key Challenges](#)

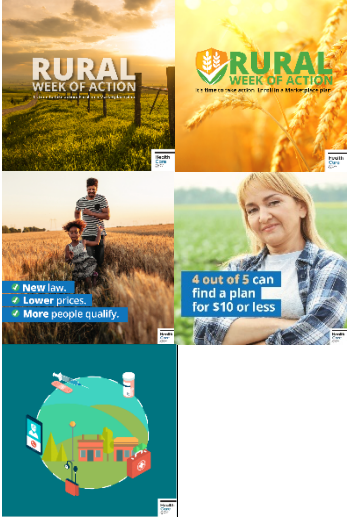
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Rural Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 14 th -20 th	<p>New law. Lower prices More people qualify.</p> <p>#DYK most people qualify for monthly plans less than \$10 with financial help.</p> <p>#GetCovered today! https://www.healthcare.gov/get-coverage</p> <p>Many consumers can now find additional savings on quality health plans! 4 out of 5 people can find a plan for \$10 a month or less. Enroll today to see if you qualify for additional savings and #GetCovered. https://www.healthcare.gov/get-coverage</p> <p>Thought you couldn't afford health insurance? Now you can. Most people qualify for financial help. Discover the different plans available and enroll by Dec. 15 for coverage starting Jan. 1! https://www.healthcare.gov/get-coverage</p> <p>#GetCovered</p>	 <p>The graphics section contains four images. Top left: 'RURAL WEEK OF ACTION' logo over a sunset field. Top right: 'RURAL WEEK OF ACTION' logo over a field of wheat. Middle left: A man and child in a field with text: 'New law. Lower prices. More people qualify.' Middle right: A woman in a field with text: '4 out of 5 can find a plan for \$10 or less'. Bottom: A globe with a house and text: 'New law. Lower prices. More people qualify.'</p>